

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LITA MICHELE HOOVER

Debtor(s)

Case No. 09-12295

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/07/2009.
- 2) The plan was confirmed on 06/29/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/30/2010, 10/03/2011, 01/06/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/07/2014.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,455.00.
- 10) Amount of unsecured claims discharged without payment: \$7,793.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$28,385.44
Less amount refunded to debtor \$202.78

NET RECEIPTS: \$28,182.66

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,900.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,547.38
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,447.38

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CENTRAL CREDIT SERVICES	Unsecured	1,328.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	840.00	840.32	840.32	720.47	0.00
COUNTRY DOOR	Unsecured	115.00	103.95	103.95	89.12	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	1,600.00	1,701.56	1,701.56	1,458.88	0.00
DEPT STORES NATL BK/MACYS	Unsecured	665.00	0.00	640.68	549.31	0.00
ECAST SETTLEMENT CORP	Unsecured	2,387.00	2,325.33	2,325.33	1,993.69	0.00
EVERHOME MTG	Secured	144,910.00	143,236.85	NA	0.00	0.00
EVERHOME MTG	Secured	10,000.00	11,029.26	NA	0.00	0.00
EVERHOME MTG	Unsecured	NA	NA	NA	0.00	0.00
GINNYS	Unsecured	800.00	811.13	811.13	695.45	0.00
HEALTHCARE ASSOC CREDIT UNION	Unsecured	3,618.00	3,618.47	3,618.47	3,102.40	0.00
HEALTHCARE ASSOC CREDIT UNION	Secured	2,000.00	526.65	526.65	526.65	0.00
HEALTHCARE ASSOC CREDIT UNION	Secured	16,118.00	15,321.18	15,847.83	0.00	0.00
HOME DEPOT	Unsecured	900.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,241.00	1,210.49	1,210.49	1,037.73	0.00
LVNV FUNDING	Unsecured	1,551.00	1,309.74	1,309.74	1,122.94	0.00
LVNV FUNDING	Unsecured	833.00	800.13	800.13	686.02	0.00
LVNV FUNDING	Unsecured	502.00	491.59	491.59	421.48	0.00
MERCHANT & MEDICAL	Unsecured	900.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	230.00	210.07	210.07	180.11	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	9,546.00	9,518.55	9,518.55	8,161.01	0.00
SEVENTH AVENUE	Unsecured	1,100.00	1,148.04	1,148.04	984.31	0.00
SPIEGEL	Unsecured	805.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	1,391.00	1,391.71	1,391.71	1,193.22	0.00
THE SWISS COLONY	Unsecured	560.00	493.00	493.00	422.69	0.00
THE SWISS COLONY	Unsecured	NA	811.13	NA	0.00	0.00
US DEPARTMENT OF HOUSING	Secured	NA	6,445.15	6,445.15	0.00	0.00
WELLS FARGO FINANCIAL ILLINOIS	Unsecured	449.00	454.64	454.64	389.80	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$15,847.83	\$0.00	\$0.00
Mortgage Arrearage	\$526.65	\$526.65	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,445.15	\$0.00	\$0.00
TOTAL SECURED:	\$22,819.63	\$526.65	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,069.40	\$23,208.63	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,447.38</u>	
Disbursements to Creditors	<u>\$23,735.28</u>	
TOTAL DISBURSEMENTS :		<u>\$28,182.66</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/11/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.